GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:323
ANSWERED ON:03.02.2017
Corporate and Personal Loan
Hegde Shri Anant Kumar Dattatreya

Will the Minister of FINANCE be pleased to state:

(a) whether the amount of corporate as well as personal loan is increasing continuously during the last three years;

(b) if so, the quantum of the above loans on March 2014, 2015 and 2016;

(c) whether as an average each citizen is spending one fifth part of his monthly salary on loan repayment; and

(d) if so, the details thereof?

Answer

The Minister of State in the Ministry of Finance

(a) & (b): Reserve Bank of India (RBI) has given data on Industry (Amount Outstanding) for March 2014, March 2015 and March 2016 and data on Retail Loans for March 2015 and March 2016 for Scheduled Commercial Banks (SCBs) as under:-

(Amount in Rs. Crore)
Industry: Amount Outstanding
31.03.2014 31.03.2015 31.03.2016
28,80,923 29,73,471 30,67,573

Retail Loans: Advances Outstanding (Funded)
31.03.2015 31.03.2016
12,37,135 13,77,457

(c) & (d): RBI has no such information in this regard.

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